Steamer Berkeley, Shelly, Norfolk, mer-chandise and passengers, Old Dominion Line. Steamer Pocahontess, Graves, Norfolk and James R'ver landings, merchandise and pas-

Sengers, Virginia Navigation Company, Steamer Aurors, Furman, Petersburg an James River landings, merchandise and pas

Fug Standard Oil Company, No. 12, Burk,

Baltimore, oll barge.

Barge Beaufort, Woodruff, James River

Treasury Statement WASHINGTON, D. C., December 13.-The condition of the Treasury at the beginning of business to-day was as follows:

Trust Funds.

General Fund. tundard silver dollars in general

the United States. 28,491,453
Subsidiary silver coin 15,483,405
Minor coin 1,047,942
Total balance in general fund 80,700,147

Wihere to Stop in Birginia.

The most magnificent hotel in

Rates, \$1.50 per day and up-

wards. Spacious sample rooms.

Table d'Hote Dinners Saturday

and Sunday evenings, 6 to 9

The Valentine Museum

ELEVENTH AND CLAY STREETS.

Open daily from 10 A. M. to 5 P. M. Admissis
25c. Free on Saturdays.

Auction Sales, Future Bays

By Pollard & Bagby.

AUCTION SALE

We well sell at auction on the prem-

Detached Houses ON OAKWOOD AVENUE, NEAR Q

Three Splendid

P. M. FRY, Manager.

the South.

European plan.

and without baths.

Send for booklet.

o'clock, \$1.50 each.

engers, Phillips Line.

New York Stock Market

NEW YORK, December 13 .- Beyond the mere chronicle of the fact of a 2 desultory advance in prices of stocks to-day there was little of interest in to-day there was little of interest in the market. The trading fell into absolute stagnation at times in the atternoon. The intense duliness was sacrtised in part to the interruption of wire service by the bad weather. Feeble as the general demand was, there was a fairly comprehensive show of strength by stocks. This was largely accomplished by the sympathetic effect of disproportionate advances in a number of special stocks. The most excispicuous of these was llock Island, which rose to 45 l-4, the highest in a period of several years. The recent entry into the Lebigh directorate of the dominant agures in the Rock Island property, of course, came into renewed discussion in connection with the movement. The allegation that Webash was to be concerned in the linking of the two properties also played a part in the day's discussion. A new suggestion was that the Rock Island preferre, stock might be retired in exchange for a bond issue and the property put into the hands of the common stockholders. The violent advance in Western Maryland securities pointed to another held for "deal" rumors, which were left in the rumor stage, without authentic confirmation. The rise in United States Steel to above 22 again was a strong sustaining factor for the whole market. Call muney touched 5 per cent. the market. The trading fell into Bonds were stendy. Total sales, par

aide, \$3,778,000. United States 2's advanced 3-8 and he 2's 1-8 per cent, in the bid price

American Tobacco 48.....

American Tobacco 6s

otni sales to-day were 806,000

NEW YORK, December 13.—Money on call firm, 4 1-2@5 per cent.; ruling rate, 4 3-4; closing bid, 4 3-4; offered at 4 7-8. Time leans casier; sixty days, 4 3-4@5 per cent.; ninety days, 1 3-4 per cent.; six months, 4 1-2 per cent. Close: Prime mercantile paper, 5 to 5 1-2 per cent.; sterling exchange firm, with actual business in bankers' bills at \$4.8410@\$4.8420 for sixty day bills, and at \$4.8780 for demand. Commercial bills, \$4.83 2-8@\$4.84. Bar silver, 52 5-8. Mexican dollars, 44.

RICHMOND STOCK MARKET.

Richmond, Va., Decembe	13,	1909.
STATE SECURITIES. 1	3H. A	sked.
North Carolina 4s. C. 1919		
Vs. 3s, Old. C. and R., 1932 Centuries, 2-3, C. and R., 1991	9212	63
RAILROAD BONDS.		
A. C. L. R. R. Con. Tr. 4 p. c	95	
A. C. L. R. R. Ctfs. of Ind. 4s	102	

A. C. L. R. R. Ctfs. of Ind. 4s. 102 C. and O. R. and A. Gen'l M. 4t₂. 163 Georgia Pacinc 1st 5s. C. 1222... 113 Georgia, Sou. and Fla., 1945... 168 Ca. and Ala. Consol 5s. 195... 105 Norfolk and West. Ry. 4s. 1295... 195 Nor. and West. Ry. 7 Poca. 4s. 1248... 194 Nor. and West. Ry. 7 Poca. 4s. 1248... 194 Nec. and Dan. Gold 8s. C. 1915... 105 Seaboard Air Line 4s. 13.0... 81 Southern Railway 1st 5s. 1294... 119 So. R. Dev. G. M. 4s. A. 1556... 81 STREET RAILWAY BONDS.

STREET RAILWAY BONDS. Va. Ry. and Power Co. 5s. 1934., 90½ STREET RY. STOCKS. Par. STREET RY. STOCKS. Par.

Va. Ry. and Power Co. pfd....100 68 76

Va. Ry. and Power Co. com....100 1812 19 RAILROAD STOCKS. Par.

RAILROAD STOCKS. Par.
Atlantic Coast Line pfd. 100 125
Atlantic Coast Line com. 106 135
Atlantic Coast Line of Conn. 109 325
Chesapeake and Ohio Nov. 109 875
Norfolk and Western com. 100 100
Rich, Fred. and Pot. com. 100 250
Rich, Frand P. Div. Oblig. 100 235
Rich, R. and P. 6 pc. guar. 100 255
Rich, R. and P. 6 pc. guar. 100 255
Southern Railway pfd. 120 120
BANK AND TRUST CO. STOCKS.
American National. 100 125

American National. 100 125

| State |

Cotton futures opened casy and closed

Thomas Branch & Co.

New York Stock Exchange New York Cotton Exchange

Private Wires to

Official Range and Sale of Stocks in New York

SALES:	зу тно	MAS H	RANCH & Bld. Asked	CO., Bankers and Brokers. Bld Askeo				
Open.	High	Low.	Closing.	Open, High, Low, Closing.	檲			
1,600 Amer, Agri. Chem. Co 45	46	45	46 46%	4500 Int Metropolitan, pfd., 6184 69 6184 6146 6144	46			
400 Allis-Chalmers 15%	1516	15%	1514 15%	1.000 Int. Mer. Marine, com 71/2 71/6 7 7 71/4	Æ			
25,500 Amalgamated Copper 875%	8834	87%	88 88%	1,700 Int. Mer. Marine, pfd 21 21 23 23% 24	48			
	THE R. P. LEWIS CO., LANSING, MICH.	MEDICAL MARKET			B			
1,500 American Can	8454	1436	14% 14% 84% 84%	150 Int. Paper, pfd 61 61 61 60% 61% 1.550 Kan, City South, com., 44% 44% 43% 43% 43%	48			
1,100 Amer, Car and Foundry, 7214	73	7.04	7216 7234	100 Kansas City South., pfd 7114 7114 7014 71	眉			
1,100 American Cotton Oll 585%	6914	6814	69 6016	2,525 Louisville and Nashville 16214 153 152 153 153%	H			
400 American Locomotive ui%	61%	G196	6114 015	25,500 Mo., Kan, and Texas 4019 50% 42% 49% 49% 1,000 Mo., Kan, and Tex., pfd. 74% 74% 74% 74% 74% 74%	Æ			
337 Amer. Locomotive, pfd 111 2,100 American Smelting 10134	10214	114	101% 101%	1,200 Mo., Kan, and Tex., pfd. 74% 74% 74% 74% 74% 5,100 Missouri Pacific 71% 72% 71 72 75%	(8)			
1.200 American Beet Sugar 47%	18	4714	4756 47%	2.100 National Lead \$5 8814 874 88 8814	3			
500 American Sugar 124	12414	124	12334 124	7,123 New York Central 124% 124% 124% 124% 124% 124%	ᄳ			
2,800 Amer. Tel, and Tel, Co 14214	14328	14276	14276 143	1,300 N. Y., Ont. and Western 43% 49% 19% 45%	趣			
90 American Tobacco, com. 430	435	400	430 435	3.30) Norfolk and Western 100% 100% 100 100% 100% 11500 Northern Pacific 144% 146 144% 146 144% 146 146%	48			
7(0 American Tobacco, pfd., 97 2,100 Anaconda Copper 493	97% 50	1916	97% 98 49% 60	11,500 Northern Pacific 144½ 146 144¼ 146 146¼ 1,860 Pacific Mail	Æ			
1,080 Atchison	12294	12214	12254 12234	22,100 Pennsylvania	10			
1.100 Atlantic Coast Lipe 1351/2	1371/2	1351/2	13656 13754	100 People's Gas	P			
6,700 Baltimore and Ohio 117%	1181/4	117%	11856 11854	100 Pressed Steel Car 524 527 52 52 5234 5254 100 Pressed Steel Car. pfd., 10514 10514 10514 10514 10514	1			
1,400 Brooklyn Rapid Transit. 50%	80% 180%	180%	18014 18034	100 I I Child Decel Out Prairi 100/1 100/1	15			
2,000 Canadian Pacific 186% 3,600 Central Leather 47	4734	47	46% 47	700 Ry. Steel Spring, com., 52 524g 52 5146 52 44,100 Reading	48			
4,300 Chesapeake and Ohlo 87%	87.54	8714	87% 87%	2.250 Republic Iron and Steel 4614 47 46 4614 47	B			
400 Chicago Great Western 20%	211/2	2056	211/4 211/4	600 Republic I. and S., pfd., 10614 10514 10614 10614 10614	æ			
4.100 Chi., Mil. and St. Paul 157	1571/2	157	157% 157%	95,80) Rock Island	10			
2,700 Chicago and Northwest., 17714 1,000 Colorado Fuel and Iron, 5174	180% 52%	5114	180 180½ 52 52¼	7,900 Rock Island, pfd 9014 92 90% 92 1214 1,710 Sloss-Sheffield 8814 89 8814 8814 8814	æ			
200 Colorado and Southern. 56%	5005	56%	5614 6646	17.500 Southern Pacific 12114 1314 1314 1315 1314	E			
100 Col. and South., 1st pfd., 81%	81%	2184	8114 8114	11,050 Southern Rallway 31% 32% 31% 32 32%	lii.			
4,550 Consolidated Gas 152%	15214	1515 ₈	151% 151%	5.700 Southern Railway, ptd., 71%, 721/2 711/2 72 721/4 65 Standard Oll 665 658 668 660 660 660	45			
600 Delaware and Hudson 183%	183%	183	1821g 1834g 509a 5016	a standard Oil minimum oo	1			
7,025 Den. and Rio Gran., com. 5042 1,200 Den. and Rio Gran., pfd. 8642	5616	5034 S638	569a 8634	300 Tennessee Copper 3814 39 3814 3534 3534 3534 3534	1			
900 Distillers' Sec. Cor 36%	3714	20%	37 3741	42,400 Union Pacific 20256 20374 20234 20234 203	相			
2,400 Erie 343s	34%	211/8	3414 3414	900 United States Rubber 52% 53% 52% 53	18			
1,500 Erie, 1st pfd 50%	10%	5014	50 5034	144,700 United States Steel 9114 9214 91 9154 1254 1266	18			
20) Erie, 2d pfd	2814	411/2	41 42 88 9014	1,900 United States Steel, pfd 12514 126 12514 1	46			
300 General Electric 16014	16012	160%	16014 161	200 Va -Car Chemical, nfd., 12216 1221a 12214 1214 12214	48			
5.200 Great Northern, pfd 1431/4	144%	14314	14378 14416	800 Wahash 2114 2114 2114 2114 2114	48			
2,500 Great Northern Ore etfs. 21%	820%	8108	82 821/4	12,709 Wabash, pfd 57% 58% 57% 57% 57% 57%	Æ			
1.400 Illinois Central 1454	14596 2436	2415	143 148¼ 24% 24%	3,00) Western Union 7814 7814 7814 7814 7814	(
7,500 Int. Metropolitan 245a	24.78	-172	24% 24%	Total sales for day, \$44,300 shares.	13			
CLOSING BOND OLIOTATIONS								

CLOSING BC	ND QUOTAT	IONS	
S14g Colorado and Size Denver and Ric Total Denver and Ric Total Eric conv. 4s. To	our ref. and ext. 445s. 9749 9 Grande ref. 5s. 944s series "A" 70%; ferres "B" 70%; ferres "B" 70%; ferres 45s. 91 ferres 45s. 91 ferres 45s. 91 ferres 45s. 95 ferres 45s. 95 ferres 45s. 95 ferres 45s. 95 ferres 1st con. 4s. 95 festern conv. 4s. 1023 festern conv. 4s. 1023 festern conv. 4s. 55	Seaboard Air Line 4s Southern Pacific conv. 4s Southern Pacific Ew R. 1st r Southern Railway gen. 4s Southern Railway gen. 4s United States refunding 2s. r United States refunding 2s. United States 3s. coupon United States 4s. coupon United States 3s.	ef is 9 of is 9 in 11 segistered 10 coupen 10 in 11 in.
col. 5s., 102% St. Louis S'wes g. 4s 9114 St. Louis S'wes	tern con. 4s	Virginia-Carolina Chemical & Wabash 1st and ext. 4s	

Atlantic Coast Line 1st 4s. 9-1
Brooklyn Transit conv. 4s. 57
Central of Georgia 5s (bid) 1975,
Chesapeake and Ohio 41s. 1975,
Chesapeake and Ohio 7s. 1975,
Chicago, B. 18 and Pac. R. R. col. 5s. 1975,
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Chicago, R. 18

BALTIMORE, December 12.—WHEAT—Unsattled; spot, contract, \$1.21; southern on grade, \$1.184,04.1214; Corn—Strong; spot, contract, 674c.; southern white, \$44,0654c. southern yellow, \$44,0654c. Outs—Firmer, No. 2 white, 500,050c. Rye—Dull; No. 2 western, domestic., \$01,031c. RICHMOND GRAIN MARKET.

Richmond, Va., December 13, 1969 Cotton, quiet; middling, 15.20; gross receipts, 7.32 bales; sales, 2.40 bales; stock,
174,30 bales.

Total to-day at all ports-Net receipts,
20.62 bales; export to Great Britain, 2.15
bales; to France, 3.65 bales; to the Continent, 22.72 bales; stock, 974.01 bales.

Consolidated at all ports-Net receipts,
5,734 bales; export to Great Britain, 2.67
bales; to France, 3.651 bales; to the Continent, 23.655 bales.

Total since September 1 at all ports-Net
receipts, 4.545.634 bales; export to Great
Britain, 1.227.165 bales; to France, 685.66
bales; to the Continent, 1,369.851 bales; to
Japan, 15.694 bales; to Mexico, 8.775 bales. Cotton, quiet; middling, 15.20; gross recipts, 7.522 bales; sales, 2,400 bales; stock, WHOLESALE QUOTATIONS ON 'CHANGE. bales; to the Continent, 1,39,531 bales;

NEW ORLEANS, LA.. December 13.—COTTON—Spot cotton steady and unchanged;
middling, 15c.; sales on the spot 700 bales
and 200 to arrive. Futures opened steady
at a decline of 1627 points on very unfavorable cables. Immediately after the call
the more active deliveries stood 16231 points
down. The break was caused by widely
circulated stories to the effect that the
Southern bull crowd in New York had sold
out and started for home, and that the
Western bull crowd had also forsaken the
long side. Both of the stories were denied,
but they had considerable effect, particularly on Liverpool in the early hours. As soon
as Liverpool closed the local market commenced to improve on reports of a better
spot demand at interior points, and in the
afternoon session a complete recovery was
brought about and a net advance of 365
points made. The closing was firm at a
net advance of 234 points. Futures closed
firm. Closing bulgs: December, 15.20; January, 15.31; March, 15.75; May, 16.57; July,
16.17; September, 13.25; October, 13.34.

NEW YORK PRODUCE MARKET.

CATTLE MARKETS. CHICAGO, ILL., December 13.—CATTLE—Receipts estimated at 45,600 head. Market 15@50. hower. Steers, \$5,50@5.25; cows. \$5,50.65.5; heifers. \$3@6.09; bulls. \$2,40@5.75; enives. \$3@10.00; stockers and feeders. \$3.74@5.25. Hope-Receipts estimated at 15,000 head. Market 5@10c. lower. Choice heavy. \$8,50@5.50; butchers. \$5,50@5.00; fight mixed. \$8,25.60; bulk of salos. \$8,25@8.55; pigs. \$7,50@5.60; bulk of salos. \$8,25@8.55.5 Sheep-Receipts estimated at 40,000 head. Market 15@25c. lower. Sheep, \$4,75@8.50; lambs. \$5,50@8.825.

NEW YORK, December 12.—BEEVES—Receipts 4.799 head. Steers, \$4.75(6.55); oxen, \$5.55; bulls, \$3.25(4.56); cows, \$2.75(4.56). Dressed beef in fair demand. Calves—Receipts 1,769 head. Veals, \$7(10.56); culls, \$5.76.56); barnyard calves, \$3.25(4.56); fed, do., \$4.75(6.56); common westerns, \$4.57(5. City dressed veals, 106(15)(c.; country dressed, 56; 16c; dressed barnyard caves, 7(96c. Sheep and Lambs—Receipts 12,457 head. Lambs—Strong, Sheep, \$2.50(2.56); culls, \$2.50(2.56); lambs, \$7.35(2.57); culls, \$4.96.50; yearlings, \$6. Hogs—Receipts 12,522 head. Market quoted lower at \$3.40(2.56).

RICHMOND TOBACCO MARKET. RICHMOND TOBACCO MARRET.
Richmond, Va., December 13, 1999.
Brights-Continue quiet, but firm with fair recelpts. Dark Tobacco-Market continues firm at unchanged prices for all sound stock. Receipts fair. Sun-Cuted-Owing to unfavorable weather the receipts are much lighter this week. Market continues active at unchanged quotations. DARK STEMMING-NEW.

Long leaf 16.60	@ 14.
Long leaf 10.00	@ 14.
BROWN SHIPPING-NEW.	
	D47637FQ
Lugs 5.00	@ 5;
Long leaf 9.00	@ 12.0
Wrappers 16.00	@ Li.
BRIGHTS.	
SMOKERS-Common 7.00	20 R.
Medium 9.00	@ 11.
Fine	@ 13.
Fine	@ 12.
CUTTERS-Common 11.00	@ 14.
Medium12.00	
Fine 16.00	
Fancy 18.00	@ 20.
FILLERS-Common 8.00	@ 10.
Medium 11.00	@ 12.
Good 12.50	@ 13.
Fine 14.00	@ 16.
WRAPPERS-Common 15.00	@ 17.
Medium 18.00	@ 20.
Good 25.00	@ 30.
Fine 32.50	62 87.
Fancy 40.00	Q 45.
	Septiment of the second
SUN-CURED-NEW.	
Lugs, common to good 5.00	@ 7.
Lugs, good to prime 7.50	@ 8.
Short leaf 8.50	Q 11.
Long leaf 10.00	@ 12.
Poug iculiaries	SP 12/80 10

MISCELLANEOUS MARKETS.

PEANUT MARKET.
(Reported by Hodgers, McCabe & Co.)
PETERSBURG, VA., December 13.—PEA
NUTS.—Spanish firm at \$1.5. Virginias.—
Steady. Bunch, 4½-disc.; fancy flat, 34.
dec.; machine picked, 3@3%c.; shelling stock 252 @ 3c.

DRY GOODS MARKET.

The leading futures ranged as follows:

Open. High. Low. Close.

Open. High. Low. Close.

WHEAT—

Open. 1.11½ 1.13½ 1.10½ 1.12½

May 1.10½ 1.00½ 1.00½ 1.00½

CORN—

1.00½ 1.00½ 1.00½ 1.00½

Sold Sec. 1.11½ 1.13½ 1.00½ 1.00½

Sec. 62½ 64½ 64½ 64½

OXTS—

Auction Sales, This Day. By J. Thompson Brown & Co., 1113 Main Street.

TWO ATTRACTIVE

Chestnut Hill Homes

ON EASY TERMS, AT PUBLIC AUCTION, ON PREMISES,

Tuesday, Dec. 14, 4 P. M. 1. No. 100 Fifth Avenue, nice corner Queen Anne cottage, 8 rooms, latrobe, range, etc., reception hall, etc., two-story frame stable and other useful improvements, a

THEN, SAY 4:30 P. M.,

THEN, SAY 4:30 P. M.,

2. No. 3:14 Fifth Avenue, near Althea Street, nearly new, two-story six-room frame, nice 60-foot lot and other improvements.

They are nicely located, one block from electric line; will pay as an investment; will be sold much less than cost, and extra easy terms. Small cash payment and balance long credits; immediate possession,

J. THOMPSON REPOWN & CO.

J. THOMPSON BROWN & CO., Auctioneers

Sullivan & Co., Real Estate Agents and Auctioneers. At the request of the owner, we will offer for sale at public auction upor the premises on

TUESDAY, DECEMBER 14, 1969, at 4:33 o'clock P. M., that attractive dwelling and lot known

No. 1817 Venable Street The above mentioned property has a frontage of eighty fet on Venable Street and runs back about 150 feet to an alley, being in the best renting district in this section of the city. The improvements consist of an up-to-date seven-room detached frame dwelling, in excellent condition, with all modern conveniences; also nice, large kitchen in the yard and other outbuildings. Any one desiring a good home or safe investment will do well to attend this sale.

ale.

Be sure to come and get a bargain.

TERMS: Easy and announced at sale.

SULLIVAN & CO.,

Auctioneers.

Mayo Salvage Corporation, Auctioneers, 1402 East Main Street.

HIGH GRADE TOYS, FANCY CROCK-ERY, VASES, ORNAMENTS, PHONO-GRAPHS, NEW RECORDS, FANCY PICTURE FRAMES AND MIRRORS CHRISTMAS GOODS FOR MEN AND WOMEN AT AUCTION.

We will sell in our warerooms, 1402 ast Main Street, at 10:30 A. M. and 4 P. M.
THIS (TUESDAY), DECEMBER 14, 1909 THIS (TUESDAY), DECEMBER 14, 1909, imported and domestic Toys, high-grade Berry Sets, Tea Sets, Cups and Saucers, Plates, Bowls, Pitchers, new Phonographs and Records, an attractive assortment of Fancy Ornaments, Brass and Oxidized Picture Frames, Placques and Mirrors, 500 fancy Vases, Skates, Tollet Articles, Pictures and presents of all kinds for men and women.

TERMS: Cash.

MAYO SALVAGE CORPORATION, Auctioneers.

By the Valentine Auction Co., Auctioneers.

Auction Sales, Future Baps By C. L. & H. L. Denoon, Real Estate Auctioneers.

SALE BY PUBLIC AUCTION THE FOUR NEAT DWELLINGS,

Nos. 915, 917, 919 and 921 Williams St. BETWEEN GRAHAM AND OAK

We will sell by auction, on the pre-MONDAY, DECEMBER 13, 1909.

MONDAY, DECEMBER 13, 1909, at 4:20 o'clock P. M., those four desirable small dwellings, Nos, 915, 917, 919 and 921 Williams Street. These houses are in first-class condition, and are rented by excellent tenants at a rental that will pay handsomely on the amount expected for the property. The lot has a frontage of 70 feet and runs back the full depth to the alley in the rear. Attend this sale and buy a bargain.

TERMS: Liberal and announced at Rooms single and en suite, with

TERMS; Liberal and announced at sale. C. L. & H. L. DENOON, Auctioneers.

POSTPONEMENT.
Postponed on account of rain to
WEDNESDAY, DECEMBER 15, 1909,
at same hour, 4:30 P. M.
C. L. & H. L. DENOON,
Auctioneers.

mchools.

McGUIRE'S University Opposite Morroe Park. Forty-fifth Session Prepares for all universities and colleges. JOHN P. McGUIRE, Principal.

The Confederate Museum WELFTH AND CLAY STREETS. OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c, SATURDAY FREE.

Ises on
THURSDAY, DECEMBER 16TH, 1909,
at 4:39 o'cluck,
the above mentioned desirable homes.
They are new, built of the very best
material, detached, and in every way
desirable. Property in this locality is
rapidly improving in value, and purchasers can be assured of a good profit,
as they must go, even if at a sacrifice.
TERMS: Easy and announced at sale,
POLLARD & BAGBY,
Auctioneers.

MILLER & CO.

BANKERS AND BROKERS,

Members New York Stock Exchange, New York Cotton Exchange, Chicago Board of Trade. Orders executed for investment or on margin on all ex-changes, Private wires to New York, Chicago and New Orleans.

Real Estate for Sale.

Real Estate for Sale.

Money to Loan

Let us finance your Real Estate deals. POLLARD & BAGBY

Financial.



This Bank's Patronage is Steadily Increasing

The successful increase of our list of depositors is occasioned through the strict business policy to which we closely adhere.

Over \$500,000 on deposit now, and our patrons are enjoying the benefit of every known modern banking facility.

Our Savings Department s under experienced supervision, and even the smallest sums are gladly placed to your credit there. And remember, we pay 4 per cent. on Savings Accounts, with interest compounded semi-annually.

GIVE A SUBSTANTIAL XMAS GIFT.

Why not deposit a small amount in our Savings Department in favor of your little son, daughter or friend? Money is ofttimes the source of much happiness.

happiness. We're quite ready to execute such Xmas gifts in your behalf

Capitol Savings Bank,

907 East Main Street,

VIRGINIA

"Saving goes before securi-

ty, happiness and good citi-

zenship. It makes men; while extravagance makes vi-cious or worthless members of society."

Bank of Richmond

Capital and Surplus

\$1,500,000.00

Lock Boxes for rent at \$3

and up per annum.

Interest allowed on Savings Deposits.

FIRST NATIONAL BANK

Because it is

a strong, care-

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classes.

The Bank that Pays 4 Per Cent.

DEPOSIT YOUR SAVINGS

THE NATIONAL STATE BANK, 1111 E. MAIN STREET, RICHMOND, VA.

RICHMOND,

OF RICHMOND VA.

- - - - \$400,000 Surplus and Undivided Profits, \$175,000

Would be pleased to receive the accounts of cor-porations, firms and individuals.

Interest allowed on deposits in Savings Depart-E. B. ADDISON, Vice-President. J. W. SINTON, Cashler

E, A. BARBER, E. A. BARBER, JR.

E. A. BARBER & CO.

Accounting, Auditing, Organizing, Systematizing 215 Mutual Building. RICHMOND, VA.

'Strong as the Strongest." Open an Account With the Savings Bank of Richmond. 1117 East Main Street.

Auction Sales, Future Days. By John T. Goddin & Co., Real Estate and Loans, Bank and Eleventh Streets.

TRUSTEE'S AUCTION SALE

ACANT LOT ON THE NORTH SIDE OF BEVERLY STREET, BETWEEN OF BEVERLY STREET, BETWEEN
BEECH AND LINDEN STREETS.
By virtue of a certain deed of trust
given by Cornelius, Wailer and Willie
Randolph, dated June 2d, 1905, and recorded in the Chancery Court of the
city of Richmond in Deed Book 189-A,
page 393, Tefault having been made in
the payment of a certain note therein
secured, and being required so to do
by the holder of the said note, the undersigned will sell at public auction
on the premises on WEDNESDAY, DECEMBER 15TH, 1909, at 4 o'clock P. M.,

the property described in said deed, as follows:

Fronting fifty-one feet eight inches on the north side of Beverly Street, adjoining the lot of Emily Owens on one side and that of Charlotte Parsons on the other side, and beginning on the north line of said Beverly Street, ninety feet from the intersection of Beech Street, and running thnce along Beverly Street fifty-one feet eight inches, more or less, to the lot of Charlotte Parsons; thence northwardly along said lot in parallel lines, one hundred and forty feet to an alley; thence along said alley to lot of Emily Owens, fifty-one feet eight inches, more or less; thence southwardly one hundred and forty feet to the beginning.

TERMS: Cash.

JOHN B. SWARTWOUT,

Trustee. he property described in said deed

1104 EAST MAIN STREET

Capital and surplus \$1,800,000.00.

MONEY TO LOAN

Life Insurance Co. of Virginia on desirably located business or residence property For terms and conditions call on or address

Mr. J. T. LAWRENCE,

Branch Cabell & Co.

BANKERS,

1115 E. Main St. Phones Nos. 43 and 798 Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

... Most Substantial Christmas Gift...

JOHN B. SWARTWOUT, Trustee

The best and most substantial Christmas present you can give your children is a Bank It will not only bring cheer on Christmas Day, but instill the habit of saving, which will provide for a Merry Christmas for years to come.



Interest Paid on Saving Accounts

COMMONWEALTH BANK

12 N. Ninth Street, Richmond, Va. Branch: 4 East Broad Street, Richmond, Va.

Capital, \$200,000.00. Surplus and Profits, \$23,778.90.